

New mortgage product guide

6th February 2026

**For new purchase and
remortgage applications**



Nottingham
Building Society

Residential

Valid from 16th January 2026

Nottingham
Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						
MF140R	60%	4.38%	Fixed Until 30/04/2028	£1499	6.35% SVR	<ul style="list-style-type: none"> One basic free valuation Free legal fees for remortgages (standard legal fees only) All products are portable Early repayment charges apply, with overpayments up to 10% allowed each year Minimum loan £30k for products with a product fee; £80k for fee-free products.
MF140S	60%	4.48%	Fixed Until 30/04/2028	£999		
MF140T	75%	4.48%	Fixed Until 30/04/2028	£1499		
MF140U	75%	4.56%	Fixed Until 30/04/2028	£999		
MF140V	80%	4.59%	Fixed Until 30/04/2028	£1499		
MF140W	80%	4.67%	Fixed Until 30/04/2028	£999		
MF140X	85%	4.76%	Fixed Until 30/04/2028	£999		
MF140Y	90%	4.84%	Fixed Until 30/04/2028	£999		
MF140Z	90%	5.04%	Fixed Until 30/04/2028	£0		
MF1411	95%	5.19%	Fixed Until 30/04/2028	£0		

Our most recent product changes are highlighted in red

* Please see overleaf for "Foreign national and returning expat" range (products on this page are intended for applicants who are UK nationals or those with indefinite leave to remain in the UK, and those with substantial UK credit history).

**Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan). Note that fees cannot be added above 95% LTV for residential lending.

Residential

Valid from 16th January 2026

Nottingham
Building Society

Product code*	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
5-year fixed - available for purchases and remortgages						
MF1412	60%	4.54%	Fixed Until 30/04/2031	£1999	6.35% SVR	<ul style="list-style-type: none"> • One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with overpayments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £80k for fee-free products, £125k for fee-free + cashback products.
MF1413	60%	4.65%	Fixed Until 30/04/2031	£999		
MF1414	75%	4.71%	Fixed Until 30/04/2031	£1999		
MF1415	75%	4.78%	Fixed Until 30/04/2031	£999		
MF1416	80%	4.77%	Fixed Until 30/04/2031	£1999		
MF1417	80%	4.88%	Fixed Until 30/04/2031	£999		
MF1418	85%	4.98%	Fixed Until 30/04/2031	£999		
MF1419	90%	5.07%	Fixed Until 30/04/2031	£999		
MF141A	90%	5.15%	Fixed Until 30/04/2031	£0		
MF141B	95%	5.30%	Fixed Until 30/04/2031	£0		

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Foreign national and returning expat

Valid from 6th February 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						
MOF05F	80%	5.09%	Fixed Until 31/05/2028	£1,499	6.35% SVR	<ul style="list-style-type: none"> One basic free valuation Free legal fees for remortgages (standard legal fees only) All products are portable Early repayment charges apply, with overpayments up to 10% allowed each year Minimum loan £30k for products with a product fee; £80k for fee-free products, £125k for fee-free + cashback products.
MOF05G	85%	5.21%	Fixed Until 31/05/2028	£999		
MOF05H	90%	5.29%	Fixed Until 31/05/2028	£999		
MOF05J	90%	5.49%	Fixed Until 31/05/2028	£0		
5-year fixed - available for purchases and remortgages						
MOF05K	80%	5.25%	Fixed until 31/05/2031	£1,499		
MOF05L	85%	5.44%	Fixed until 31/05/2031	£999		
MOF05M	90%	5.49%	Fixed until 31/05/2031	£999		

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Retirement interest-only

Valid from 6th February 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Features
2-year fixed - available for purchases and remortgages						
MYF09R	60%	4.89%	Fixed until 31/05/2028	£1499	6.35% SVR	<ul style="list-style-type: none"> • One basic free valuation • Early repayment charges apply, with over-payments up to 10% allowed each year • £30k minimum loan
MYF09S	60%	5.09%	Fixed until 31/05/2028	£999		
5-year fixed - available for purchases and remortgages						
MYF09T	60%	5.19%	Fixed until 31/05/2031	£1999		
MYF09U	60%	5.35%	Fixed until 31/05/2031	£999		

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*Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan).

Limited company buy-to-let – fixed rate

Valid from 09th January 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						
MBF67N	65%	5.14%	Fixed until 30/04/2028	£999	7.35% BTL VMR	<ul style="list-style-type: none"> • One basic free valuation • All products are portable • Early repayment charges apply, with overpayments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for % and fee-free products
MBF67P	65%	5.35%	Fixed until 30/04/2028	£0		
MBF67Q	75%	4.45%	Fixed until 30/04/2028	2%		
MBF67R	75%	4.69%	Fixed until 30/04/2028	1.5%		
MBF67S	75%	4.95%	Fixed until 30/04/2028	1%		
MBF67T	75%	5.25%	Fixed until 30/04/2028	£999		
MBF67U	75%	5.45%	Fixed until 30/04/2028	£0		
MBF67V	80%	5.99%	Fixed until 30/04/2028	£999		
MBF67W	80%	6.19%	Fixed until 30/04/2028	£0		

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**Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan). Note that fees cannot be added above 95% LTV for residential lending.

Limited company buy-to-let – fixed rate

Valid from 09th January 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
5-year fixed - available for purchases and remortgages						
MBF67X	65%	5.15%	Fixed until 30/04/2031	£999	7.35% BTL VMR	<ul style="list-style-type: none"> One basic free valuation All products are portable Early repayment charges apply, with overpayments up to 10% allowed each year Minimum loan £30k for products with a product fee; £100k for % and fee-free products
MBF67Y	65%	5.25%	Fixed until 30/04/2031	£0		
MBF67Z	75%	4.38%	Fixed until 30/04/2031	5%		
MBF681	75%	4.68%	Fixed until 30/04/2031	3.5%		
MBF682	75%	4.99%	Fixed until 30/04/2031	2%		
MBF683	75%	4.99%	Fixed until 30/04/2031	£4,999		
MBF684	75%	5.29%	Fixed until 30/04/2031	£999		
MBF685	75%	5.39%	Fixed until 30/04/2031	£0		
MBF686	80%	5.99%	Fixed until 30/04/2031	£999		
MBF687	80%	6.09%	Fixed until 30/04/2031	£0		

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Limited company buy-to-let – variable rate

Valid from 17th October 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Benefits
2-year discounted variable rate - available for purchases and remortgages						
MBD16C	75%	5.99%	<ul style="list-style-type: none">1.36% discount off the BTL variable mortgage rate for two yearsNo early repayment charges apply during the discount period	£999	7.35% BTL VMR	<ul style="list-style-type: none">One basic free valuationNo early repayment charges apply to this productAll products are portable£30k minimum loan

Our most recent product changes are highlighted in red

*Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan). Note that fees cannot be added above 80% LTV for buy-to-let lending.

Buy-to-let (non-company borrowers)

Valid from 6th February 2026

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Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
2-year fixed - available for purchases and remortgages						
MBF688	65%	5.05%	Fixed until 31/05/2028	£999	7.35% BTL VMR	<ul style="list-style-type: none"> • One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with overpayments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for % and fee-free products
MBF689	65%	5.34%	Fixed until 31/05/2028	£0		
MBF68A	75%	4.34%	Fixed until 31/05/2028	2%		
MBF68B	75%	4.84%	Fixed until 31/05/2028	1%		
MBF68C	75%	5.15%	Fixed until 31/05/2028	£999		
MBF68D	75%	5.44%	Fixed until 31/05/2028	£0		

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**Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan). Note that fees cannot be added above 95% LTV for residential lending.

Buy-to-let (non-company borrowers)

Valid from 6th February 2026

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee**	Reverts to	Key Features
5-year fixed - available for purchases and remortgages						
MBF68E	65%	5.19%	Fixed until 31/05/2031	£999	7.35% BTL VMR	<ul style="list-style-type: none"> • One basic free valuation • Free legal fees for remortgages (standard legal fees only) • All products are portable • Early repayment charges apply, with overpayments up to 10% allowed each year • Minimum loan £30k for products with a product fee; £100k for % and fee-free products
MBF68F	65%	5.29%	Fixed until 31/05/2031	£0		
MBF68G	75%	4.45%	Fixed until 31/05/2031	5%		
MBF68H	75%	5.09%	Fixed until 31/05/2031	£4999		
MBF68J	75%	5.29%	Fixed until 31/05/2031	£999		
MBF68K	75%	5.39%	Fixed until 31/05/2031	£0		
MBF68L	80%	5.74%	Fixed until 31/05/2031	£999		
MBF68M	80%	5.84%	Fixed until 31/05/2031	£0		

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**Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan). Note that fees cannot be added above 95% LTV for residential lending.

Buy-to-let (non-company borrowers)

Valid from 17th October 2025

Nottingham
Building Society

Product code	Max loan to value	Initial interest rate	Product term	Product fee*	Reverts to	Benefits
2-year discounted variable rate - available for purchases and remortgages						<ul style="list-style-type: none"> One basic free valuation Free legal fees for remortgages (standard legal fees only) No early repayment charges apply to this product All products are portable £30k minimum loan
MBD16D	75%	5.89%	<ul style="list-style-type: none"> 1.46% discount off the BTL variable mortgage rate for two years No early repayment charges apply during the discount period 	£999	7.35% BTL VMR	

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*Product fee can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e. excluding any fees added to the loan). Note that fees cannot be added above 80% LTV for buy-to-let lending.

Key criteria



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Key criteria (1/2)



Stress rates

Standard BTL

- 145% ICR at **pay-rate** for five-year products or like-for-like remortgages
- 145% ICR at **pay-rate +2%** for all other applications

Ltd Co BTL

- 125% ICR at **pay-rate** for five-year products or like-for-like remortgages
- 125% ICR at **pay-rate +2%** for all other applications

Maximum and minimum loan

Maximum Loan

Residential:

- Up to 75% – £1.5m
- Up to 80% – £1m
- Up to 90% – £750k
- Up to 95% – £500k

BTL and Ltd Co BTL:

- £750k

RIO:

- £500K

Minimum Loan

- £30k as standard, but higher for some products – outlined individually in this guide

Procuration fee

Residential and Standard BTL (non-company borrowers)

- 0.40% of loan amount

RIO and foreign nationals/returning expats

- 0.50% of loan amount

Limited company BTL

- 0.55% of loan amount

Procuration fees are paid within 10 days of the mortgage completing

Key criteria (2/2)



Examples of acceptable repayment vehicles for residential interest-only lending

- Sale of Mortgage Property: Maximum 60% LTV, minimum equity requirement £200k or £300k in London and the Southeast.
- Please find the [link](#) to the accepted London and Southeast postcodes
- Endowment.
- 25% of the projected total value of a defined contribution pension plan.
- Equity ISA.
- Sale of investment property or second home, unless occupied by a family member and then not acceptable. Must be owned in applicant/s name only.
- We will accept sale of an investment property or second home in England and Wales, provided the equity in the property is currently sufficient to cover the amount being borrowed.
- Where a shortfall is identified, this element must be on either a capital and interest repayment basis, or the shortfall made up by means of increasing the deposit.
- It is your client's responsibility to ensure they have sufficient capital to repay the mortgage at the end of the term.

Early repayment charges

Product term	Year 1	Year 2	Year 3	Year 4	Year 5
2 year fixed	2%	1%			
3 year fixed	3%	2%	1%		
5 year fixed	5%	4%	3%	2%	1%
Discounted variable rate	2%	2%			

Minimum packaging guides



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Residential – employed income

Valid from September 2025

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Income source	Payslips	P60	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Guaranteed income Salary, allowances (e.g. car, town)	Latest month (or last 5 weeks if paid weekly)			
Bonus, overtime and commission income Paid quarterly or annually	Last 2 years Tax year-end or bonus payslip No more than 20% variance	Last 2 years		Signed Declaration and Direct Debit Mandate
Bonus, overtime, shift allowance and commission Income paid monthly	Latest 3 months Showing bonus/overtime/commission income	Latest year	Savings Saving statement with evidence of build up Gifted deposit Letter confirming gift signed by donor	Share code for non-UK nationals applying for the Foreign National range
Guaranteed pay Overtime, shift allowance, bonus and other fixed payments	Latest 3 months Showing bonus/overtime/commission income			
Second job income Subject to a minimum six months in this employment	Latest 3 months			

Mandatory document

Must have one of the following

These are our minimum packaging guides, please upload the required documents to the broker portal upon application submission for a speedier underwriting decision.

Residential – self-employed income

Valid from September 2025

Nottingham
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Income source	SA302 tax calculation and tax year overview	Finalised accounts	Copy of contract	Proof of deposit for purchase applications, except where equity	Mandatory pre-offer requirements
Sole traders and partnerships (inc. salary, annual retaining profits, etc.)	Latest 2 years	Last year			
Limited co director (inc. salary, dividends and annual retaining profits, etc.)	Last 2 years	Last year			
Contractor	Last 2 years		CIS vouchers and P60 to support employment ref we will issue to main contract	Savings Saving statement with evidence of build up Gifted deposit Letter confirming gift signed by donor	Signed Declaration and Direct Debit Mandate
NET rental income from property	Last 2 years				

Mandatory document

Must have one of the following

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Buy-to-let

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Building Society

Buy-to-let

Type of BTL	Proof of deposit for purchase applications, except where equity	Latest months bank statement showing rental income	Mandatory pre-offer requirements
Standard BTL non-portfolio Less than four BTL properties	Savings Saving statement with evidence of build up		
Standard BTL portfolio landlord More than 4 BTL properties	Gifted deposit Letter confirming gift signed by donor		Signed Declaration and Direct Debit Mandate
Limited company BTL non-portfolio Less than 4 BTL properties	Savings Saving statement with evidence of build up		
Limited company BTL portfolio landlord More than 4 BTL properties			

Mandatory document

Must have one of the following

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